

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James J. Geeze, Jr.
Lisa Irene Geeze
Debtors

Case No. 16-02980-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 23, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2021:

Recip ID	Recipient Name and Address
db	#+ James J. Geeze, Jr., 1140 Dogwood Lane, Bushkill, PA 18324-6848
jdb	#+ Lisa Irene Geeze, 1140 Dogwood Lane, Bushkill, PA 18324-6848
cr	+ ESSA Bank & Trust, 1065 Highway 315, Wilkes-Barre, PA 18702-6941
4817362	+ Attorney John Fisher, 126 South Main Street, Pittston, PA 18640-1739
4813577	+ COLUMBIA DOCTORS, 622 W 168TH ST PH-1564, NEW YORK, NY 10032-3720
4838540	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
4813582	+ DITECH, PO BOX 6172, RAPID CITY, SD 57709-6172
4817363	ESSA Bank & Trust, 1065 Highway 315, Cross Creek Pointe, Pittston, PA 18640
4813584	+ GOODYEAR TIRE CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4859115	+ PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
4859122	RBS Citizens, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4813573	+ EDI: GMACFS.COM	Aug 23 2021 22:53:00	ASFS, PO BOX 9001951, LOUISVILLE, KY 40290-1951
4830839	EDI: GMACFS.COM	Aug 23 2021 22:53:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
4813574	EDI: BANKAMER.COM	Aug 23 2021 22:53:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998
4813575	+ EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4813576	+ EDI: CITICORP.COM	Aug 23 2021 22:53:00	CITICARDS CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4813578	+ EDI: WFNNB.COM	Aug 23 2021 22:53:00	COMENITY BANK WOMNWITHN, PO BOX 182789, COLUMBUS, OH 43218-2789
4813579	EDI: CRFRSTNA.COM	Aug 23 2021 22:53:00	CREDIT FIRST NA FIRESTONE, PO BOX 81083, CLEVELAND, OH 44181
4830735	EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4813580	EDI: DISCOVER.COM	Aug 23 2021 22:53:00	DISCOVER BANK, PO BOX 15316, WILMINGTON, DE 19850
4813581	+ EDI: DISCOVERPL	Aug 23 2021 22:53:00	DISCOVER PERSONAL LOAN, PO BOX 30954, SALT LAKE CITY, UT 84130-0954

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4815053	EDI: DISCOVER.COM	Aug 23 2021 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4813583	+ Email/Text: collections@essabank.com	Aug 23 2021 18:49:00	ESSA BANK & TRUST, PO BOX L, STROUDSBURG, PA 18360-0160
4845900	Email/PDF: resurgentbknotifications@resurgent.com	Aug 23 2021 19:01:26	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4843613	+ EDI: MID8.COM	Aug 23 2021 22:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4813585	Email/Text: Bankruptcy.Notices@pnc.com	Aug 23 2021 18:49:00	PNC BANK, PO BOX 3180, PITTSBURGH, PA 15230
4847958	Email/Text: Bankruptcy.Notices@pnc.com	Aug 23 2021 18:49:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
4813586	Email/Text: Bankruptcy.Notices@pnc.com	Aug 23 2021 18:49:00	PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401
4859251	EDI: PRA.COM	Aug 23 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4831998	EDI: Q3G.COM	Aug 23 2021 22:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4813587	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	SYNCB LOWES, PO BOX 965036, ORLANDO, FL 32896-5036
4813588	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	SYNCB WALMART, PO BOX 965024, ORLANDO, Florida 32896-5024
4813589	+ Email/PDF: DellBKNotifications@resurgent.com	Aug 23 2021 19:01:26	WEBBANK DFS, PO BOX 81607, AUSTIN, TX 78708-1607

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	

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TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

John Fisher

on behalf of Creditor ESSA Bank & Trust johnvfisher@yahoo.com fisherlawoffice@yahoo.com

Joshua I Goldman

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION josh.goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com

Philip W. Stock

on behalf of Plaintiff James J. Geeze Jr. pwstock@ptd.net

Philip W. Stock

on behalf of Debtor 2 Lisa Irene Geeze pwstock@ptd.net

Philip W. Stock

on behalf of Debtor 1 James J. Geeze Jr. pwstock@ptd.net

Philip W. Stock

on behalf of Plaintiff Lisa Irene Geeze pwstock@ptd.net

Thomas I Puleo

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	James J. Geeze Jr.	Social Security number or ITIN	xxx-xx-1589
	First Name Middle Name Last Name	EIN	--
Debtor 2	Lisa Irene Geeze	Social Security number or ITIN	xxx-xx-9075
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-02980-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James J. Geeze Jr.

Lisa Irene Geeze

**By the
court:**8/23/21

Honorable Mark J. Conway
United States Bankruptcy Judge
By: Karen Davis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.